

GENERAL POWER OF ATTORNEY

I, SARAH B. RUDEN, of 2825 St. Edwards Drive, Nashville, Tn. 37211 do hereby appoint my Son, Larry Franklin Davis, 2073 Felix St., Memphis, Tn. 38104, my attorney-in-fact, for me and in my name, place and stead, to ask, demand, sue for, recover and receive, of and from all corporations, associations, and persons whatsoever, all and every sum or sums of money due and owing or that may become due and owing to me on any and every account, whether due or become due, and give receipts for the same; or, at my attorney's discretion to compound or compromise for the same, and give discharges; to sign any bond, deed, including obligation, contracts or other papers; to endorse promissory notes, and deeds of trust, as encumbrances on real estate, and the same to renew from time to time; to draw upon any bank or banks or any corporations, associations, or individuals for any sum or sums of money that may be to my credit, or which I may be entitled to receive, such as checking and savings accounts, as I might or could do; also, to receive or renew any certificates of deposit or treasury bills or notes; to sell or release any part or parts of my real or personal estate, or any interest which I may have in any real or personal estate, wheresoever situated; and to make all necessary deeds and conveyances therefore, with all necessary covenants, warranties, and assurances, and to sign, seal, acknowledge and deliver the same; to enter, add to or remove therefrom the contents or any portion therefor of the contents of any safe deposit box that I may be the leesee of or otherwise entitled to enter in any bank or other institution; to borrow against or obtain the cash surrender value of any of my life insurance policies , and to transfer the ownership of any such policies to the beneficiaries named therein; to create, and to add to, intervivos trust for my benefit; and to

do such other acts, matters and things in relation to all or any part of or interest in my property, estate, affairs, or business, or any kind or description in the State of Tennessee or elsewhere, as I myself might or could do if acting personally.

This Power of Attorney shall not terminate on mental or physical disability of the principal, all in accordance with the provisions of Tennessee Code Annotated, Section 66-5-105.

WITNESS the following signature this the 23 day of September, 1998.

Sarah B. Ruden

SARAH B. RUDEN

STATE OF TENNESSEE)
) ss
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public in and for the said State and County, SARAH B. RUDEN, known to me to be the person who executed the foregoing General Power of Attorney and who executed said instrument as her own free act and deed for the purposes contained therein.

WITNESS my hand and seal this the 23 day of September, 1998.

My Commission Expires:

Nov 25, 2000

Wendy L. Crist
NOTARY PUBLIC



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PREPARED BY:

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